

**Information to identify the case:**

Debtor 1	<u>Nicoletta Walinski</u>	Social Security number or ITIN	xxx-xx-4909
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Brian Gordon Walinski</u>	Social Security number or ITIN	xxx-xx-1752
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11617-SLM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicoletta Walinski

Brian Gordon Walinski

3/17/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicoletta Walinski  
Brian Gordon Walinski  
Debtors

Case No. 18-11617-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 17, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nicoletta Walinski, Brian Gordon Walinski, 10 Justine Place, Succasunna, NJ 07876-1959
517299783	Caliber Home Loans, Attn: Cash Operations BK, PO Box 128 Greenville, SC 29602
517299788	+ Lakeland Bank, PO Box 790408, St. Louis, Missouri 63179-0408
517299790	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, PO Box 15012, Chandler, Arizona 85244-5012

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 17 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 17 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517441458	+ EDI: BANKAMER2.COM	Mar 18 2023 00:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517299782	Email/Text: ClericalSupport@tenagliahunt.com	Mar 17 2023 20:39:00	Bank of America, N.A., c/o Tenaglia & Hunt, 395 West Passaic Street</br>Suite, Rochelle Park, New Jersey 07662
517405545	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Mar 17 2023 20:39:00	Caliber Home Loans, Inc., 75 Beattie Place, Suite 300, Greenville, SC 29601-2138
517299784	+ EDI: CAPITALONE.COM	Mar 18 2023 00:35:00	Capital One, PO Box 6492, Carol Stream, Illinois 60197-6492
517299786	+ EDI: CITICORP.COM	Mar 18 2023 00:35:00	CitiBank, N.A., PO BOx 9001037, Louisville, Kentucky 40290-1037
517299787	Email/Text: bkfilings@zwickerpc.com	Mar 17 2023 20:40:00	Discover Bank, c/o Zwicker & Associates, 1105 Laurel Oak Road</br>Suite 136, Voorhees, New Jersey 08043
517313730	EDI: DISCOVER.COM	Mar 18 2023 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517299785	EDI: JPMORGANCHASE	Mar 18 2023 00:35:00	Chase Bank, PO Box 1423, Charlotte, North Carolina 28201
517402274	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 20:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517299789	EDI: CITICORP.COM	Mar 18 2023 00:35:00	Sears MasterCard, PO Box 6282, Sioux Falls, South Dakota 57117-6282
519741875	Email/Text: mtgbk@shellpointmtg.com	Mar 17 2023 20:39:00	Shellpoint Mortgage Servicing, PO Box 10826,

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519741874	Email/Text: mtgbk@shellpointmtg.com	Mar 17 2023 20:39:00	Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517324527	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 17 2023 20:39:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
518286305	Email/PDF: bncnotices@becket-lee.com	Mar 17 2023 20:54:19	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517369652	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 17 2023 20:39:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517390706	EDI: USBANKARS.COM	Mar 18 2023 00:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517392443	EDI: WFFC2	Mar 18 2023 00:35:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
517299791	EDI: WFFC.COM	Mar 18 2023 00:35:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Mar 18 2023 00:35:00	Wells Fargo Visa, PO Box 77053, Minneapolis, Minnesota 55480-7753

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Alexander J. Rinaldi	on behalf of Debtor Nicoletta Walinski bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Joint Debtor Brian Gordon Walinski bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor CALIBER HOME LOANS INC. kbuttery@moodklaw.com
Laura M. Egerman	

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on behalf of Creditor CALIBER HOME LOANS INC. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor CALIBER HOME LOANS INC. sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9